

Locals can avoid being fraud, ID theft victims

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Eastern Arizona Courier

April 12, 2007

This is the eighth of a series of articles about services in Graham County.

Arizona residents can take steps to protect themselves from a variety of scams, including identity theft, said Terry Goddard, Arizona attorney general.

Goddard visited with a group of senior citizens April 4 to talk about crimes against consumers and steps they can take to protect themselves.

"We work in consumer protection issues. It's part of our mandate," Goddard said.

Consumer crimes evolve quickly, and seniors are often prey to a variety of scams, including home repairs, debt collection, lotteries and door-to-door sales. Goddard's advice, however, applies to all Arizona residents, not just senior citizens.

"You're not personally responsible for fraud," Goddard said.

Unfortunately, many Arizona residents do not know their rights and suffer financial losses at the hands of scam artists.

Goddard warned those at the center to keep their Social Security numbers private and to never give them out to callers who ask for them.

For example, someone identifying himself as a jury commissioner will call unsuspecting victims and say there will be a warrant issued for their arrests for not showing up for jury duty.

When the person who answers the phone says he never got a jury duty notice, the scammer will ask for the person's Social Security number to make sure he has the right person.

Goddard said jury commissioners have no authority to issue arrest warrants, and a real jury commissioner would not ask for a Social Security number.

He also said scammers use the Internet to get personal information from people by posing as a bank or retirement fund needing information from the person. Goddard said no bank or financial fund will ask for personal information via e-mail.

Goddard said a shredder is a good investment. All unnecessary or old

correspondence containing personal information, such as credit card bills and bank statements, should be shredded before they are put into the trash.

The Attorney General's office has a booklet, "Top 10 Consumer Scams," available to consumers that outlines the 10 top consumer scams in Arizona, including car purchases, automobile repairs, business opportunities, collection services, home repairs, door-to-door sales, predatory lending, mortgage foreclosure rescues, prize notification and identity theft.

The booklet also includes a directory of state resources that consumers can turn to for help. To obtain a copy of the booklet or to file a complaint visit www.azag.gov, or call 800-352-8431.